

Exhibit D

S&A - GOODBYE LETTER. txt

11/14/08

DI EM T NGUYEN
12966 EUCLID STREET 250D
GARDEN GROVE CA 92840

GMAC Mortgage, LLC d/b/a di tech Acct Number: [REDACTED] 9037
NATI ONSTAR MORTGAGE, LLC Acct Number: 0000000000

Property Address: 4004 WEST 5TH ST 26
SANTA ANA CA 92703

Dear DI EM T NGUYEN

Effective 12/01/08, the servicing of the above referenced account, that is, the right to collect payments from you, is being assigned, sold, or transferred from GMAC Mortgage, LLC d/b/a di tech to NATI ONSTAR MORTGAGE, LLC. The assignment, sale, or transfer of servicing does not affect the terms or conditions of your mortgage documents/security instruments, other than the terms directly related to the servicing of your account.

Your present servicer is GMAC Mortgage, LLC d/b/a di tech. Prior to 12/01/08, any questions regarding your account should be directed to our Customer Care Department at 866-711-4091.

Your new servicer will be NATI ONSTAR MORTGAGE, LLC. Beginning 12/01/08, any questions you have regarding your account should be directed to NATI ONSTAR MORTGAGE, LLC. You can contact their Customer Service Department at 888-480-2432. Also beginning 12/01/08, written inquiries regarding your account should be directed to NATI ONSTAR MORTGAGE, LLC's Customer Service Department at the address below.

Payment Information - Effective 12/01/08, please direct payments to NATI ONSTAR MORTGAGE, LLC's Payment Processing

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Department at the address below. Payments will be processed by GMAC Mortgage, LLC d/b/a di tech if received prior to 12/01/08, and will be forwarded to NATI ONSTAR MORTGAGE, LLC if received on or after 12/01/08.

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NATIONSTAR MORTGAGE, LLC
PO BOX 650783 - PAYMENT PROCESSING
DALLAS TX 75265-0783

As of 11/14/08, your Current Principal Balance is \$ 289090.19. your current escrow balance is \$ 710.01, your current interest rate is 7.12500%, your total monthly payment is \$ 2213.34, and your next due date is 12/01/08.

Automatic Payment Deduction - If you currently have your payments automatically withdrawn from your financial institution, this service will be transferred to NATIONSTAR MORTGAGE, LLC. If this service is not transferable, you will receive a letter under separate cover providing further direction.

Government Allotment/Bill Pay Service - If you currently make your payment through a third party entity (e.g. government allotment, biweekly, or bill-pay service), please advise them of your new account number and change the payee to NATIONSTAR MORTGAGE, LLC. In the event of a payment change, it is your responsibility to notify the third party of the new payment amount. If you have been using the bill-pay service on GMAC Mortgage, LLC d/b/a di tech's website, this service will be deactivated on 12/01/08.

Optional Insurance - If you have taken advantage of any of our optional insurance plans or optional products, this service will be transferred to NATIONSTAR MORTGAGE, LLC. If any of these plans or products are not transferable, you will receive a letter under separate cover providing further direction.

Year-End Statement - You will receive a year-end statement from GMAC Mortgage, LLC d/b/a di tech reflecting account activity this year. NATIONSTAR MORTGAGE, LLC should provide their own statement for the period of time they serviced your account this year. You will need to combine these two statements for income tax purposes.

Escrow Account - If you have an escrow account, GMAC Mortgage, LLC d/b/a di tech will send you, within 45 days, an escrow history statement reflecting escrow deposits, disbursements and balances for the period of time we serviced your account since your last escrow analysis. The transferring escrow balance will be reflected on this statement.

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Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of the transfer. Your new servicer must also send you this notice no later than 15 days after the effective date of transfer.

If you have filed for bankruptcy or have been discharged of your personal liability for repayment of this debt, be advised this is for informational purposes only. Furthermore, this is not an attempt to collect on the debt and should not be misconstrued to be so.

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You should be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 USC 2605):

During the 60 day period following the effective date of the transfer of the account servicing, a payment received by your old servicer, before its due date, may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 USC s2605) gives you certain consumer rights. If you sent a "qualified written request" to your servicer concerning the servicing of your account, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name, account number, and reason for the request.

No later than 60 business days after receiving your request, your servicer must make appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60 business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents/security instruments.

A "business day" is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

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Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

GMAC Mortgage, LLC d/b/a di tech appreciated the opportunity to service your account. We wish you a successful relationship with NATIONSTAR MORTGAGE, LLC

Sincerely,

GMAC Mortgage, LLC d/b/a di tech
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